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I, Peter K. Trzyna (Reg. No. 32, 601), hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date set forth below:

Signed: *Peter K. Trzyna*
Peter K. Trzyna (Reg. No. 32,601)

Date: 25 Sept 2000

PATENT

Paper No. 1

Our File No. Carr-P2-00



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster #5
Serial No. :
Filed :
For : SYSTEM FOR CARD ACTIVITY-BASED
RESIDENTIAL CREDITING
Group Art Unit :
Examiner :

Assistant Commissioner of Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. Submitted herewith are patents, publications, and other information of which the inventor is aware to help make this information of record.

I. COMMENT ON THE ENCLOSED PRIOR ART

The section of the patent application subtitled "Background of the Invention" identifies material believed to be material to, or of interest in, the examination of the application and provides a concise explanation of the material. This information Disclosure Statement also transmits copies of patents identified in that subsection of the patent application titled "Description of Related Art," along with other information which the undersigned respectfully requests the Examiner to consider in the examination of the application. If copies of the other materials cited in the "Background of the Invention" can be readily obtained by the Applicant, they will also be transmitted to the Patent and Trademark

Office. The Examiner is also requested to initial as indicated in the attached Form PTO-1 449 if a citation is considered and draw a line through a citation not considered, and include a copy of Form PTO-1449 with the next communication to counsel for the Applicant. Enclosed is a copy of every patent uncovered in a search conducted as specified in the Petition to Make Special that is enclosed herewith.

While the Information Disclosure Statement and the patents, publications, and other information provided hereby may be "material" pursuant to 37 C.F.R. §§ 1.56, it is not intended that these constitute an admission of "prior art" for this invention unless expressly designated as such. Although a search has been made of United States patents, and the inventor has added other information in the specification, this Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. §§ 1.56, exists.

II. FEE


The present Information Disclosure statement is being filed prior to the receipt of a first Official Action reflecting an examination on the merits and hence is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fees are believed to be due in connection with the filing of this Information Disclosure Statement. However, should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

III. SIGNATURE

The patent attorney signs below based on information from the inventor's and the attorney's file.

Respectfully submitted,

Date 25 Sept 2000


Peter K. Trzyna
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Form PTO-1449 (modified)		Atty. Docket No. Carr-P2-00	Serial No.
List of Patents and Publications for Applicant's INFORMATION DISCLOSURE STATEMENT		Applicant: Philip Carragher, Steven Earl Webster	
		Filing Date:	Group:
(Use several sheets if necessary)			
U.S. Patent Documents <i>See Page 1</i>	Foreign Patent Documents <i>See Page 1</i>	Other Art <i>See Page 1</i>	

jc825 U.S. PTO
09/669196
09/25/00

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1		Apr 12, 2000	HOME POINTS Trademark Application			

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	"Principal Group Financial Information" July 20, 2000, Beth Wright.

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

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